

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (3/1/04)

Case Number 8-04-85727-mlc

UNITED STATES BANKRUPTCY COURT
Eastern District of New York

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/8/04.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Lynn Carol Schneider
10 Baker Street
Apartment C
West Babylon, NY 11704-0000

Case Number:
8-04-85727-mlc

Social Security/Taxpayer ID Nos.:
xxx-xx-8743

Attorney for Debtor(s) (name and address):

Lynn Carol Schneider
10 Baker Street
Apartment C
West Babylon, NY 11704-0000
Telephone number:

Bankruptcy Trustee (name and address):

R Kenneth Barnard
384 W Main Street
Babylon, NY 11702
Telephone number: (631) 661-0906

Meeting of Creditors:

Date: **October 12, 2004**

Time: **01:30 PM**

Location: **Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza – Room 561, Central Islip, NY 11722-4437**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 12/13/04

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Return address: U.S. Bankruptcy Court

290 Federal Plaza
P.O. Box #9013
Central Islip, NY 11722-9013
Telephone number: (631) 712-6200

For the Court:

Clerk of the Bankruptcy Court:
Joseph P. Hurley

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 9/9/04

EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
-- Refer to Other Side for Important Deadlines and Notices --	
Undeliverable Notices	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provide by the Bankruptcy Court.
Form 21 Statement of Social Security #	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.

BAE SYSTEMS

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0207-8
Case: 04-85727

User: efilloram
Form ID: 213

Page 1 of 1
Total Served: 12

Date Rcvd: Sep 09, 2004

The following entities were served by first class mail on Sep 11, 2004.

db +Lynn Carol Schneider, 10 Baker Street, Apartment C, West Babylon, NY 11704-8033
tr +R Kenneth Barnard, 384 W Main Street, Babylon, NY 11702-3004
smg +NYC Department of Finance, 345 Adams Street, 10th Floor, South Side, Brooklyn, NY 11201-3719
smg NYS Department of Taxation & Finance, Bankruptcy Unit - TCD, Bldg. 8, Room 455,
W. A. Harriman State Campus, Albany, NY 12227
smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
smg +Teresa A Cavanagh, Office of the United States Trustee, Long Island Federal Courthouse,
560 Federal Plaza, Central Islip, NY 11722-4456
4476753 ATandT Universal Card, PO Box 44167, Jacksonville, FL 32231-4167
4476754 Home Shopping, PO box 530993, Atlanta, GA 30353-0993
4476755 MBNA, PO Box 15137, Wilmington, DE 19886-5137
4476756 +Q Card, PO Box 17602, Baltimore, MD 21297-1602

The following entities were served by electronic transmission on Sep 10, 2004 and receipt of the transmission was confirmed on:

4476752 EDI: AMEREXPR.COM Sep 10 2004 01:11:00 American Express, PO Box 360002,
Ft Lauderdale, FL 33336-0002
4476154 +E-mail: mrdiscen@discoverfinancial.com Sep 10 2004 01:24:28 Discover Card, PO Box 15251,
Wilmington DE 19886-5251

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2004

Signature:

